

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
Harrisburg DIVISION**

In re: THERESA ELIZABETH
OLIVER

§ Case No. 19-02513
§
§
§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 06/10/2019. The case was converted to one under Chapter 7 on 11/02/2023. The undersigned trustee was appointed on 11/02/2023.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 5,500.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>22.24</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>5,477.76</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 08/06/2024 and the deadline for filing governmental claims was 08/06/2024. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,300.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,300.00, for a total compensation of \$1,300.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00 for total expenses of \$0.00².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/14/2024

By: /s/ Lawrence V. Young
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A

Page: 1

Case No.: 19-02513

Case Name: THERESA ELIZABETH OLIVER

Trustee Name: (580410) Lawrence V. Young

Date Filed (f) or Converted (c): 11/02/2023 (c)

§ 341(a) Meeting Date: 11/29/2023

For Period Ending: 08/14/2024

Claims Bar Date: 08/06/2024

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 136 West Washington Avenue, Myerstown, PA 17067-0000, Lebanon County	95,000.00	0.00		0.00	FA
2 2015 Ford Escape, 59,000 miles	13,590.00	690.00		0.00	FA
3 1999 Ford Mustang GT, 150,000 miles	2,831.00	0.00		0.00	FA
4 Furniture, appliances, push mower and tools (Co-owned with Terry J. Oliver, spouse)	22,300.00	50.00		0.00	FA
5 Electronics (Co-owned with Terry J. Oliver, spouse)	5,000.00	0.00		0.00	FA
6 Flute, (2) guitars, keyboard and drum	500.00	0.00		0.00	FA
7 RC cars and accessories (Co-owned with Terry J. Oliver, spouse)	10,000.00	0.00		0.00	FA
8 22 and (2) bows (Co-owned with Terry J. Oliver, spouse)	600.00	0.00		0.00	FA
9 Women's clothing	200.00	0.00		0.00	FA
10 Jewelry	200.00	0.00		0.00	FA
11 2 dogs (Co-owned with Terry J. Oliver, spouse)	500.00	0.00		0.00	FA
12 checking: Northwest Savings Bank (Co- owned with Terry J. Oliver, spouse)	3,000.00	0.00		0.00	FA
13 savings: Lebanon Federal Credit Union (Co-owned with Michael Long, father)	25.00	25.00		0.00	FA
14 Prepayment of rent and security deposit: Walter Herman (Co-owned with Terry J. Oliver, spouse)	675.00	0.00		0.00	FA
15 Refund of Fees From Gary Imblum per Stipulation Doc 135 (u)	Unknown	Unknown		5,500.00	FA
15 Assets Totals (Excluding unknown values)	\$154,421.00	\$765.00		\$5,500.00	\$0.00

Major Activities Affecting Case Closing:

Gary Imblum has been ordered to pay back fees totaling \$5,500.00 in two equal payments of \$2,745.00 each. The first payment was received 5/3/24. The second payment was received 6/4/24.

Initial Projected Date Of Final Report (TFR): 08/15/2024

Current Projected Date Of Final Report (TFR): 08/15/2024

08/14/2024

Date

/s/Lawrence V. Young

Lawrence V. Young

Form 2

Cash Receipts And Disbursements Record

Exhibit B

Page: 1

Case No.: 19-02513 Trustee Name: Lawrence V. Young (580410)
Case Name: THERESA ELIZABETH OLIVER Bank Name: TriState Capital Bank
Taxpayer ID #: **-***1201 Account #: *****5486 Checking
For Period Ending: 08/14/2024 Blanket Bond (per case limit): \$5,519,765.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
05/03/24	{15}	Imblum Law offices	Settlement over legal fees	1290-000	2,750.00		2,750.00
05/31/24		TriState Capital Bank	Bank and Technology Services Fees	2600-000		5.00	2,745.00
06/04/24	{15}	Gary Imblum	Refund of Attorney Fees	1290-000	2,750.00		5,495.00
06/28/24		TriState Capital Bank	Bank and Technology Services Fees	2600-000		7.60	5,487.40
07/31/24		TriState Capital Bank	Bank and Technology Services Fees	2600-000		9.64	5,477.76

COLUMN TOTALS	5,500.00	22.24	\$5,477.76
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	5,500.00	22.24	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$5,500.00	\$22.24	

Form 2

Exhibit B
Page: 2

Cash Receipts And Disbursements Record

Case No.: 19-02513
Case Name: THERESA ELIZABETH OLIVER
Taxpayer ID #: **_***1201
For Period Ending: 08/14/2024

Trustee Name: Lawrence V. Young (580410)
Bank Name: TriState Capital Bank
Account #: *****5486 Checking
Blanket Bond (per case limit): \$5,519,765.00
Separate Bond (if applicable): N/A

Net Receipts:	\$5,500.00
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$5,500.00

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****5486 Checking	\$5,500.00	\$22.24	\$5,477.76
	\$5,500.00	\$22.24	\$5,477.76

08/14/2024

Date

/s/Lawrence V. Young

Lawrence V. Young

Exhibit C
Claims Register

Case: 19-02513 THERESA ELIZABETH OLIVER

Claims Bar Date: 8/6/24 12:00

Claim #	Claimant Name	Claim Type	Acct#	Amount Allowed	Paid to Date	Claim Balance
FEE	Lawrence V. Young 135 North George Street York, PA 17401	Admin Ch. 7		\$ 1,300.00	\$0.00	\$1,300.00
1	US Department of Education c/o Nelnet 121 South 13th Street, Suite 201 Lincoln, NE 68508	Unsecured		\$ 49,172.58	\$0.00	\$49,172.58
2-2	UGI Utilities, Inc. P.O. Box 13009 Reading, PA 19612	Unsecured		\$ 2,349.67	\$0.00	\$2,349.67
3	Sprint Corp Attention Bankruptcy PO Box 7949 Overland Park, KS 66207-0949	Unsecured		\$ 1,905.41	\$0.00	\$1,905.41
4	Met Ed 101 Crawford's Corner Rd Bldg #1 Suite 1-511 Holmdel, NJ 07733	Unsecured		\$ 799.66	\$0.00	\$799.66

Exhibit C
Claims Register

Case: 19-02513 THERESA ELIZABETH OLIVER

Claims Bar Date: 8/6/24 12:00

Claim #	Claimant Name	Claim Type	Acct#	Amount Allowed	Paid to Date	Claim Balance
5	Freedom Mortgage Corporation 10500 Kincaid Dr., Fishers, IN 46037 Freedom Mortgage Corporation, 10500 Kincaid Dr. Fishers, IN 46037	Secured		\$ 0.00	\$0.00	\$0.00
6	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541	Unsecured		\$ 849.11	\$0.00	\$849.11
7	Resurgent Receivables, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$ 499.21	\$0.00	\$499.21
8	U.S. Department of Education c/o Nelnett 121 South 13th Street Lincoln, NE 68508	Unsecured		\$ 0.00	\$0.00	\$0.00
9	American First Finance, LLC c/o Becket and Lee LLP PO Box 3002 Malvern, PA 19355-0702	Unsecured		\$ 902.60	\$0.00	\$902.60

Exhibit C
Claims Register

Case: 19-02513 THERESA ELIZABETH OLIVER

Claims Bar Date: 8/6/24 12:00

Claim #	Claimant Name	Claim Type	Acct#	Amount Allowed	Paid to Date	Claim Balance
				Case Total:	\$0.00	\$57,778.24

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 19-02513

Case Name: THERESA ELIZABETH OLIVER

Trustee Name: Lawrence V. Young

Balance on hand: \$ 5,477.76

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
5	Freedom Mortgage Corporation	107,092.13	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 5,477.76

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Lawrence V. Young	1,300.00	0.00	1,300.00

Total to be paid for chapter 7 administrative expenses: \$ 1,300.00Remaining balance: \$ 4,177.76

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 4,177.76

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

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Total to be paid for priority claims:	\$	0.00
Remaining balance:	\$	<u>4,177.76</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$56,478.24 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	US Department of Education c/o Nelnet	49,172.58	0.00	3,637.35
2-2	UGI Utilities, Inc.	2,349.67	0.00	173.81
3	Sprint Corp	1,905.41	0.00	140.95
4	Met Ed	799.66	0.00	59.15
6	Portfolio Recovery Associates, LLC	849.11	0.00	62.81
7	Resurgent Receivables, LLC	499.21	0.00	36.93
8	U.S. Department of Education c/o Nelnet	0.00	0.00	0.00
9	American First Finance, LLC	902.60	0.00	66.76

Total to be paid for timely general unsecured claims:	\$	4,177.76
Remaining balance:	\$	<u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims:	\$	0.00
Remaining balance:	\$	<u>0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00